ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention

PAY YOURSELF FIRST WITH TRANSFER OPTIONS

Application Number : Confirmation Number:

First Named Applicant: Tracey Thomas
Attorney Docket Number: 70655.3800

Art Unit: Examiner:

Search string: (5920847 or 5956700 or 6032133 or 6105865 or 6128603 or 6164533 or 6289322

or 6298335 or 6363362 or 6408284 or 6438527 or 6578015 or 6631358 or

20010032182 or 20010032183 or 20010037295 or 20020077978 or 20020082990

or 20020087468 or 20020120513 or 20020123949 or 20030069842 or

20030074311 or 20030130948 or 20030163425 or 20030187762 or 20030208445

or 20040015438 or 20040019560 or 20040035923 or 20040039692 or

20040049439).pn

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

| init | Cite.No. | Patent No. | Date | Patentee | Kind | Class | Subclass |
|------|----------|------------|------------|-------------------|------|-------|----------|
| | 1 | 5920847 | 1999-07-06 | Kolling, et al. | | | |
| | 2 | 5956700 | 1999-09-21 | Landry | | | |
| | 3 | 6032133 | 2000-02-29 | Hilt, et al. | | | |
| | 4 | 6105865 | 2000-08-22 | Hardesty | | | |
| | 5 | 6128603 | 2000-10-03 | Dent, et al. | | | |
| | 6 | 6164533 | 2000-12-26 | Barton | | | |
| | 7 | 6289322 | 2001-09-11 | Kitchen, et al. | | | |
| | 8 | 6298335 | 2001-10-02 | Bernstein | | | |
| | 9 | 6363362 | 2002-03-26 | Burfield, et al. | | | |
| | 10 | 6408284 | 2002-06-18 | Hilt, et al. | | | |
| | 11 | 6438527 | 2002-08-20 | Powar | | | |
| | 12 | 6578015 | 2003-06-10 | Haseltine, et al. | | | |
| | 13 | 6631358 | 2003-10-07 | Ogilvie | | | |

US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

| init | Cite.No. | Pub. No. | Date | Applicant | Kind | Class | Subclass |
|------|----------|-------------|------------|------------------|------|-------|----------|
| | 1 | 20010032182 | 2001-10-18 | Kumar, et al. | | | |
| | 2 | 20010032183 | 2001-10-18 | Landry | | | |
| | 3 | 20010037295 | 2001-11-01 | Olsen | | | |
| | 4 | 20020077978 | 2002-06-20 | O'Leary, et al. | | | |
| | 5 | 20020082990 | 2002-06-27 | Jones | | | |
| | 6 | 20020087468 | 2002-07-04 | Ganesan, et al. | | | |
| | 7 | 20020120513 | 2002-08-29 | Webb, et al. | | | |
| | 8 | 20020123949 | 2002-09-05 | VanLeeuwen | | | |
| | 9 | 20030069842 | 2003-04-10 | Kight, et al. | | | |
| | 10 | 20030074311 | 2003-04-17 | Saylors, et al. | | | |
| | 11 | 20030130948 | 2003-07-10 | Algiene, et al. | | | |
| | 12 | 20030163425 | 2003-08-28 | Cannon, Jr. | | | |
| | 13 | 20030187762 | 2003-10-02 | Coyle | | | |
| | 14 | 20030208445 | 2003-11-06 | Compiano | | | |
| | 15 | 20040015438 | 2004-01-22 | Compiano, et al. | | | |
| | 16 | 20040019560 | 2004-01-29 | Evans, et al. | | | |
| | 17 | 20040035923 | 2004-02-26 | Kahr | | | |
| | 18 | 20040039692 | 2004-02-26 | Shields, et al. | | | |
| | 19 | 20040049439 | 2004-03-11 | Johnston, et al. | | | |

Signature

| Examiner Name | Date | | |
|---------------|------|--|--|
| | | | |